

UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS

Civil Action No. 04-11625-RWZ

Joan Charles,)
Plaintiff,)
v.)
Ocwen Federal Bank, FSB;)
Ocwen Financial Corporation;)
Massachusetts Property Insurance)
Underwriting Association;)
and One Call Insurance Agency,)
Incorporated,)
Defendants.)

PLAINTIFF, JOAN CHARLES' REPORT OF SETTLEMENT NEGOTIATIONS

NOW COMES the plaintiff, Joan Charles (hereinafter "Plaintiff" or "Charles") and hereby submits the following report of settlement negotiations in accordance with this Court's order.

Plaintiff has, to date, received no offers of settlement from any party.

Only one party, One Call Insurance Agency (hereinafter "One Call"), through counsel has made recent communications with Plaintiff, through counsel, regarding possible settlement. One Call indicated, by phone and in writing, that since its position is that the Ocwen parties are the responsible parties, One Call was not willing to make an offer of settlement at this time.

Plaintiff has not received any communications from the remaining parties regarding possible settlement.

Dated:

Respectfully Submitted
Plaintiff, by her Attorneys



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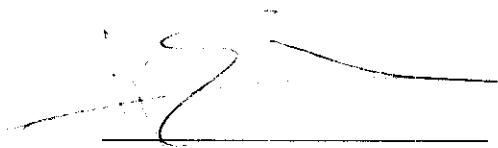
CERTIFICATE OF SERVICE

I, James Hoyt, hereby certify that a true copy of the above document was sent to the following persons this 17th day of December, 2004, by U.S. Mail, postage prepaid.

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